EXHIBIT M

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Message

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Clodfelter, Sherry

From:

Southard, Robert

Sent:

Friday, August 13, 2004 3:17 PM

To:

Clodfelter, Sherry

Subject: Layne Drexel MPA 812988

The captioned policy was cancelled for non-payment and we have no intention of reinstating coverage. No payment has been received since the cancellation notice was mailed to the insured.

6-14-04

6-30-